2024 Plan and Premium Scenarios

September 2023

MNsure's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNsure programs. The AEO office can be reached at 855-366-7873 or AEO@MNsure.org.
MNsure connects Minnesotans who need health insurance with quality, comprehensive coverage and access to discounts that lower health insurance costs.

MNsure is also the only place Minnesotans can:

• Compare health plans from multiple companies in one place
• Be certain that every plan sold covers essential health benefits
• Get free application and enrollment help from local, trusted experts across the state

MNsure serves thousands of Minnesotans who are self-employed, entrepreneurs and small business owners, early retirees who don’t yet qualify for Medicare, and those who don’t have access to affordable health insurance through their jobs.

The following scenarios use actual 2024 health plans available through MNsure to show how discounts (advanced premium tax credits, or APTC) reduce health insurance costs for individuals and families.

The federal Inflation Reduction Act enhanced these tax credits, meaning larger tax credits are available and more Minnesotans are eligible for these savings. When they shop for health insurance through MNsure, Minnesotans can find a 2024 health plan with premiums that cost no more than 8.5% of their household income, also thanks to the Inflation Reduction Act.

Minnesotans can visit MNsure.org to get a savings estimate based on their household size, age, income and location.
MNsure Health Insurance
Plan Rates by Region

There are nine insurance rate pricing regions in Minnesota:

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<th>Area 1</th>
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<td>Carlton</td>
<td>Blue Earth</td>
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<td>Fillmore</td>
<td>Cook</td>
<td>Faribault</td>
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<td>Freeborn</td>
<td>Itasca</td>
<td>Le Sueur</td>
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<td>Goodhue</td>
<td>Koochiching</td>
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<td>Houston</td>
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<td>Mower</td>
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<th>Area 4</th>
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<td>Chippewa</td>
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<td>Jackson</td>
<td>Kandiyohi</td>
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<td>Rock</td>
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Area 1 Premium Scenarios

Area 1 Counties
Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Steele, Wabasha, Winona

Bronze Plan in Wabasha
Family of 4 | $116,000 income

Premium: $1784/mo
- Enhanced tax credit: $1026/mo
Consumer pays: $758/mo

Silver Plan in Rochester
37-year-old | $40,000 income

Premium: $454/mo
- Enhanced tax credit: $301/mo
Consumer pays: $153/mo
Area 1 Premium Scenarios

Area 1 Counties
Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Steele, Wabasha, Winona

Silver Plan in Austin
Family of 4 | $89,000 income

- Premium: $1808/mo
- Enhanced tax credit: $1440/mo
Consumer pays: $368/mo

Gold Plan in Rochester
Family of 2 | $90,000 income

- Premium: $2456/mo
- Enhanced tax credit: $1409/mo
Consumer pays: $1047/mo
Area 2 Counties
Carlton, Cook, Itasca, Koochiching, Lake, Lake of the Woods, St. Louis

Bronze Plan in Duluth
28-year-old | $31,000 income

Premium: $320/mo
- Enhanced tax credit: $264/mo
Consumer pays: $56/mo

Silver Plan in Grand Rapids
Family of 2 | $64,000 income

Premium: $861/mo
- Enhanced tax credit: $419/mo
Consumer pays: $442/mo
Area 2 Premium Scenarios

Area 2 Counties
Carlton, Cook, Itasca, Koochiching, Lake, Lake of the Woods, St. Louis

Silver Plan in Carlton
Family of 4 | $99,000 income

Premium: $1348/mo
- Enhanced tax credit: $828/mo
  Consumer pays: $520/mo

Gold Plan in Duluth
Family of 2 | $72,000 income

Premium: $1903/mo
- Enhanced tax credit: $1180/mo
  Consumer pays: $723/mo
Area 3 Premium Scenarios

Area 3 Counties
Blue Earth, Faribault, Le Sueur, Martin, Nicollet, Rice, Waseca, Watonwan

Bronze Plan in St. Peter
62-year-old | $35,000 income

Premium: $988/mo
- Enhanced tax credit: $858/mo

Consumer pays: $130/mo

Silver Plan in Mankato
Family of 3 | $97,000 income

Premium: $1180/mo
- Enhanced tax credit: $546/mo

Consumer pays: $634/mo
Area 3 Counties
Blue Earth, Faribault, Le Sueur, Martin, Nicollet, Rice, Waseca, Watonwan

Silver Plan in Fairmont
42-year-old | $40,000 income

- Premium: $457/mo
  - Enhanced tax credit: $279/mo
  - Consumer pays: $178/mo

Gold Plan in Mankato
Family of 4 | $107,000 income

- Premium: $1771/mo
  - Enhanced tax credit: $948/mo
  - Consumer pays: $823/mo
Area 4 Premium Scenarios

Area 4 Counties
Brown, Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone, Redwood, Rock

Bronze Plan in Pipestone
Family of 4 | $88,000 income

Premium: $1088/mo
- Enhanced tax credit: $909/mo
Consumer pays: $179/mo

Bronze Plan in Jackson
40-year-old | $40,000 income

Premium: $367/mo
- Enhanced tax credit: $196/mo
Consumer pays: $171/mo
Area 4 Premium Scenarios

Area 4 Counties
Brown, Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone, Redwood, Rock

Silver Plan in Slayton
Family of 3 | $90,000 income

Premium: $1154/mo
- Enhanced tax credit: $642/mo
Consumer pays: $512/mo

Gold Plan in New Ulm
Family of 2 | $80,000 income

Premium: $1784/mo
- Enhanced tax credit: $969/mo
Consumer pays: $815/mo
Area 5 Premium Scenarios

Area 5 Counties
Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lyon, McLeod, Meeker, Renville, Sibley, Swift, Yellow Medicine

Bronze Plan in Willmar
32-year-old | $32,000 income

| Premium: $360/mo |
| Enhanced tax credit: $266/mo |
| Consumer pays: $94/mo |

Silver Plan in Redwood Falls
Family of 2 | $69,000 income

| Premium: $750/mo |
| Enhanced tax credit: $288/mo |
| Consumer pays: $462/mo |
Area 5 Premium Scenarios

Area 5 Counties
Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lyon, McLeod, Meeker, Renville, Sibley, Swift, Yellow Medicine

Silver Plan in Glencoe
Family of 2 | $70,000 income

Premium: $1751/mo
- Enhanced tax credit: $1153/mo
Consumer pays: $598/mo

Gold Plan in Willmar
Family of 4 | $95,000 income

Premium: $1501/mo
- Enhanced tax credit: $794/mo
Consumer pays: $707/mo
Area 6Premium Scenarios

Area 6 Counties

Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

Bronze Plan in Detroit Lakes
30-year-old | $31,000 income

Premium: $327/mo
- Enhanced tax credit: $248/mo
Consumer pays: $79/mo

Silver Plan in Alexandria
Family of 3 | $88,000 income

Premium: $1024/mo
- Enhanced tax credit: $514/mo
Consumer pays: $510/mo
Area 6 Premium Scenarios

Area 6 Counties
Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin

Silver Plan in Fergus Falls
Family of 4 | $93,000 income

- Enhanced tax credit: $808/mo
Consumer pays: $386/mo

Gold Plan in Alexandria
Family of 2 | $80,000 income

- Enhanced tax credit: $927/mo
Consumer pays: $808/mo
Area 7 Premium Scenarios

Area 7 Counties
Aitkin, Beltrami, Cass, Chisago, Crow Wing, Hubbard, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Roseau, Todd, Wadena

Bronze Plan in Park Rapids
Family of 4 | $99,000 income

Premium: $1151/mo
- Enhanced tax credit: $809/mo
Consumer pays: $342/mo

Silver Plan in Bemidji
33-year-old | $35,000 income

Premium: $358/mo
- Enhanced tax credit: $253/mo
Consumer pays: $105/mo
Area 7 Premium Scenarios

Area 7 Counties
Aitkin, Beltrami, Cass, Chisago, Crow Wing, Hubbard, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Roseau, Todd, Wadena

Silver Plan in Baxter
Family of 2 | $70,000 income

- Enhanced tax credit: $1153/mo
Consumer pays: $430/mo

Gold Plan in Bemidji
60-year-old | $40,000 income

- Enhanced tax credit: $644/mo
Consumer pays: $301/mo
Area 8 Premium Scenarios

Area 8 Counties
Anoka, Benton, Carver, Dakota, Hennepin, Ramsey, Scott, Sherburne, Stearns, Washington, Wright

Bronze Plan in Maplewood
27-year-old | $30,000 income

Premium: $234/mo
- Enhanced tax credit: $196/mo
Consumer pays: $38/mo

Bronze Plan in St. Cloud
Family of 4 | $101,000 income

Premium: $1002/mo
- Enhanced tax credit: $565/mo
Consumer pays: $437/mo
**Area 8 Premium Scenarios**

**Area 8 Counties**
Anoka, Benton, Carver, Dakota, Hennepin, Ramsey, Scott, Sherburne, Stearns, Washington, Wright

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### Silver Plan in Maple Grove
Family of 4 | $148,000 income

- Premium: **$1266/mo**
- Enhanced tax credit: **$257/mo**
- Consumer pays: **$1009/mo**

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### Gold Plan in Minneapolis
Family of 2 | $80,000 income

- Premium: **$1518/mo**
- Enhanced tax credit: **$740/mo**
- Consumer pays: **$778/mo**
Area 9 Premium Scenarios

Area 9 Counties
Clearwater, Kittson, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake

Bronze Plan in Thief River Falls
25-year-old | $30,000 income

Premium: $261/mo
- Enhanced tax credit: $233/mo
Consumer pays: $28/mo

Bronze Plan in Warren
Family of 3 | $80,000 income

Premium: $1000/mo
- Enhanced tax credit: $686/mo
Consumer pays: $314/mo
Area 9 Counties
Clearwater, Kittson, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake

Silver Plan in Warren
Family of 2 | $80,000 income

Premium: $1563/mo
- Enhanced tax credit: $949/mo
Consumer pays: $614/mo

Gold Plan in Thief River Falls
Family of 4 | $98,000 income

Premium: $1450/mo
- Enhanced tax credit: $779/mo
Consumer pays: $671/mo